

SETTING UP PAYPAL®



WHAT YOU NEED TO KNOW

KODAK PROFESSIONAL Keepsakes Collections and Creations Software (KC2) uses PayPal. The KC2 PayPal payment method is sometimes referred to as Adaptive or Chained Payments for ecommerce. This service automates payment transactions so that you and your lab receive the appropriate funds when orders are placed on your Storefront.

To collect payment for KC2 Storefront orders, you must establish a PayPal Merchant or Business Account. You may already be using PayPal to place KC2 orders with your Pro Lab.

Note: If you are currently using a PayPal Personal account, you can upgrade to a Business account. See the next section “Creating a PayPal Business Account” for instructions.

The Standard PayPal Merchant or Business account does not have a monthly fee, but there is a fee per order. The fee is a combination of a fixed transaction processing charge and a percentage of the total transaction amount. Your lab pays the PayPal transaction fees for orders that you as a photographer place in KC2. You pay the transaction fees for orders placed on your KC2 Storefronts. Your PayPal Merchant Services Activity page will show the fee automatically debited from the final order amount as a part of the Storefront transaction. See “Reviewing PayPal Transactions” on page 4.

Your customers can make payments using a PayPal account. If they do not already have an account, they will be prompted to create one during the order process. Specific payment options can be found on the PayPal Web site. Your customers can also pay with a credit card by using the Guest Checkout option.

When a Storefront order is placed, the consumer payment is divided between the lab and the photographer, based on wholesale and retail prices established by you and your lab. It is also based on the lab commission. Your KC2 Price Sheets will detail information about your markup and profit on each product or collection.



CREATING A PAYPAL BUSINESS ACCOUNT

Note: If you have a Personal PayPal Account, log in and select **Upgrade to a Business account** in the bottom left of the main summary screen. Then continue with the next section “Setting up the Account.”

1. Go to www.paypal.com.
2. Click **Explore Business Solutions** or **Sign Up**, then select **Business Account** and click **Next**.
3. Click **Select Standard** on the “Sign up for a business account to get paid” window.
4. Enter your email address, then click **Next**.
5. Set up your password and business contact information.
6. Click **Agree and Continue**.
7. Select your type of business and categorize it. (“Services – Other” with a subcategory of “Photographic Studios – Portraits” is a common selection).
8. Answer the question about your business Web site, then click **Continue**.
9. Enter the last four digits of your Social Security number.
10. Enter your date of birth and contact address.
11. Click **Submit**.
12. Go to your email inbox and open the confirmation request email that you should have received.
Note: If it is not in your inbox, look in your Junk folder. You will need to move the email into your inbox.
13. Click the link that is in the email. You will be prompted to enter your password again.
Note: You will be redirected to PayPal’s “Welcome to your PayPal business account” screen.

SETTING UP THE ACCOUNT

The account owner must do the following to set up the PayPal business account:

1. Log in to the PayPal business account to be used, if you are not already logged in.
2. Select **Profile** at the top-right, then select **Business setup**.
IMPORTANT: The “Welcome to your PayPal Business Account” window opens with the Payment setup tab selected. Do **NOT** do anything on this tab.
3. Click the **Account setup** tab, next to the “Payment setup” tab.
4. You must complete the following steps. If they are not completed, the account will not be given a Verified status and Adaptive Payments will not work.

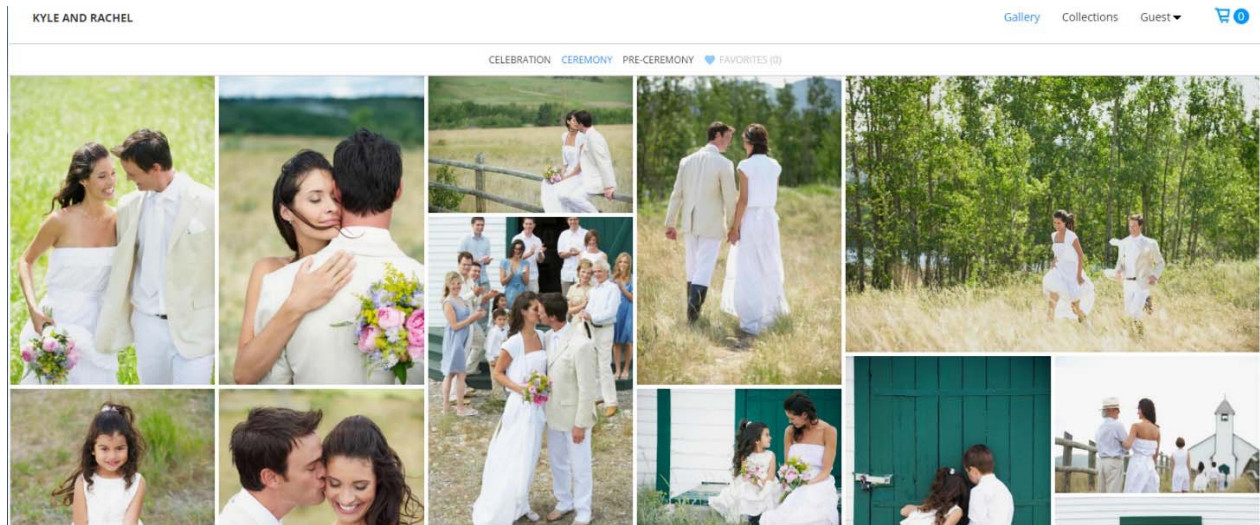
- a. Confirm an email address.
 - b. Link your bank account information.
 - c. Add a mobile phone number and a home phone number.
 - d. Confirm a business name, which is the name that your customers will see with their charges.
5. Select Profile (the person icon) in the top-right corner, then select **Profile and settings**.
 6. Select **My business info** on the left to ensure that the name, email address, address, phone, and business name are correct.

Note: The business name the account is established with will be displayed to the consumer when they are on the PayPal Payment page. This name should be something the customer will recognize as the business they are ordering from.
 7. Select **My money** on the left to ensure that bank account and credit card information are correct.
 8. Select **My selling tools** on the left side of the window.
 9. Scroll to the “Getting paid and managing my risk” section.
 10. Click the **Update** link in the Block Payments line and do the following:
 - a. Select **Yes** for “Block accidental payments.”
 - b. Clear the check box for “Block payments from users who:” **Initiate payments from the Pay Anyone subtab of the Send Money tab.**
 - c. Leave the Alternate Payment URL blank.
 - d. Select the check box for “Block the following payments:” **Pay with eCheque or German bank transfer for all website payments except eBay. Note: You may not block eCheck payments on eBay.**
 - e. Select **Yes** for “Block payments from Student account users under 18 years old.”
 - f. Select **No** for “Display Add Instructions to Seller text input field.”
 - g. Verify that the information is correct for the Credit Card Statement Name.
 - h. Verify that the information is correct for the Extended Credit Card Statement Name.
 - i. Click **Save**.
You will be returned to the My Profile window.
 11. Select **My selling tools** on the left side of the window.
 12. Scroll to the “Getting paid and managing my risks” section.
 13. Click the **Update** link in the Customer service message line.
 - a. Click **Update** in the Customer service message section, follow the on-screen instructions to set up the customer message, then click **Save**.

Notes:

Verify that you set up the PayPal account correctly, otherwise there may be problems when orders are placed.

The following profile options under My Selling Tools are not supported: configurations for PayPal Buttons, Sales tax, Custom Payment Pages, My Automatic Payments, Shipping and Tools.



SANDBOX TESTING

PayPal automatically created a sandbox testing account when you set up your PayPal account. The lab controls whether your transactions are being made using your sandbox account or live account. Contact your lab for more information.

SETTING UP PAYPAL IN KC2

The email address for your PayPal business account is required to take payments for Storefront orders using PayPal. Be sure to provide the email address for your PayPal business account in KC2 by doing the following:

1. Select **Settings** from the KC2 Home screen, then select **Storefront Defaults** on the left side of the screen.
2. Select the **Payment** tab.
3. Enter your PayPal business account email address.
4. Click **Save** at the bottom right corner of the screen.

REVIEWING PAYPAL TRANSACTIONS

1. Log in to PayPal and select the **Activity** tab. A list of recent transactions appears.
2. Select the links in the Name column for additional details.

Date	Type	Name	Payment	Gross	Fee	Net	Balance
10/2/2016	Payment to	My Lab	Completed	-\$1.23 USD	\$0.00	-\$1.23	\$4.96 USD
10/2/2016	Payment from	John Smith	Completed	\$6.67 USD	-\$0.49	\$6.18	\$6.18 USD

Notes:

- There will be 2 entries for each Storefront transaction. One entry is the transaction that you received from your consumer, and the other entry is the transaction between you and the lab (the lab's wholesale price, commission, and charges for order options and shipping).
- The lab does not see the transaction between you and your consumer.
- Only you can refund money to your consumer.

3. Select the **Name** link for the Storefront order from your consumer. You will see:
 - Total – the amount you received from the consumer
 - Shipping and Handling – which occurred when the consumer checked out of the Storefront
 - Fee – the amount that you absorbed from PayPal’s fee for the Storefront order. You only absorb this fee for Storefront orders. The net amount you receive is the total price minus the fee.

MORE ABOUT PAYPAL

PayPal account owners are bound by legal agreements posted on the PayPal Web site when establishing a PayPal account. Click the Legal link at the bottom of the PayPal Web site. Review these primary documents before you set up your PayPal account: *PayPal User Agreement*, *Privacy Policy*, *PayPal Acceptable Use Policy*, and *Infringement Report Policy*.

The lab is the merchant of record for orders placed in KC2 by a photographer. For an order placed in a KC2 Storefront by a consumer, the photographer is the merchant of record.

All order notifications will be sent by PayPal to the primary email address defined for the account owner’s PayPal business account. Managing the PayPal business account including (but not limited to) setting up user accounts, handling chargebacks and refunds, and generating reports are your responsibility as the PayPal account owner.